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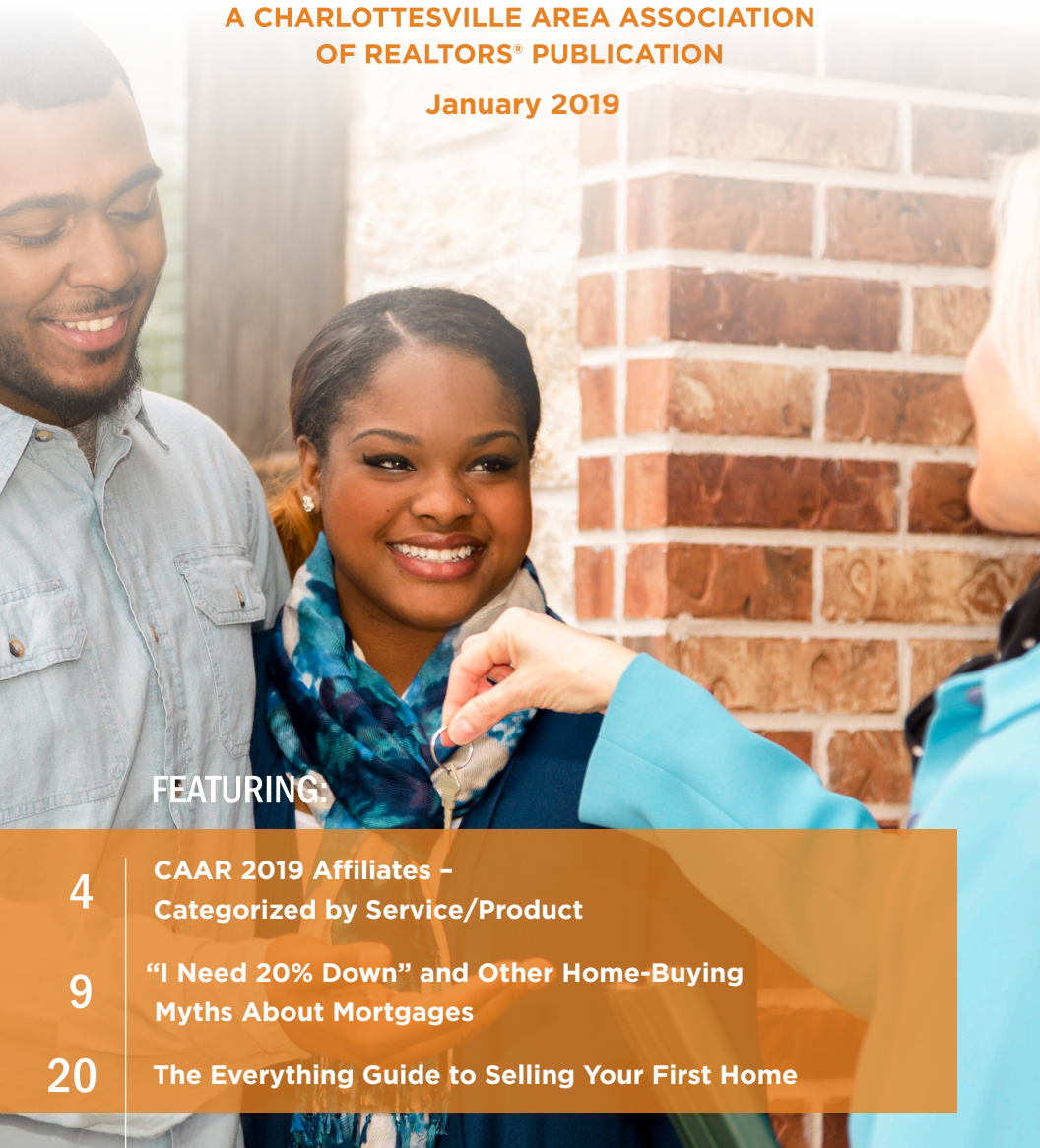
A CHARLOTTESVILLE AREA ASSOCIATION OF REALTORS® PUBLICATION

January 2019



FEATURING:

4 CAAR 2019 Affiliates – Categorized by Service/Product

9 "I Need 20% Down" and Other Home-Buying Myths About Mortgages

20 The Everything Guide to Selling Your First Home

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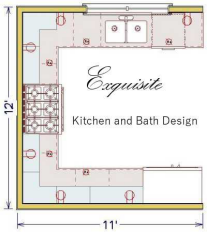

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"I NEED 20% DOWN :(" AND OTHER HOME-BUYING MYTHS ABOUT MORTGAGES

Article From HouseLogic.com

By: Kelley Walters • Published: July 12, 2018

Tips for shopping around for a mortgage—even if you think you don't qualify.

Think you're not ready to unlock home ownership yet? That the financial hurdles are too high?[1] You may be short-changing yourself. Many of the things renters believe about home-buying are myths.

Here's the real deal.

MYTH: I HAVE TO PUT DOWN 20% :(

Saving 20% of the price of a home in many places isn't just a challenge; it's a roadblock. And it's not a must-do. Roughly 60% of home buyers put down less than 6%. How can you become part of the less-than-20 club?

FHA Loans: The Federal Housing Association (FHA) is an old friend to first-time buyers and others who are ready to become homeowners with less than a 20% down payment. If you qualify, you may be able to get a loan with as little as 3.5% down.

DownpaymentResource.com[2] and NeighborWorks[3]: Some local and state agencies sponsor down-payment assistance programs that help prospective home buyers in different ways. Follow the links to find out if any are available near you.

VA, USDA, and Navy Federal Credit Union loans: Three government-related lenders offer mortgages with as little as zero down. The VA is for veterans and family members; the USDA is for buyers in qualifying locations (typically rural); and Navy Federal Credit Union is for the military, family members, and some government employees.

Gift Funds: Sixteen percent of buyers ask friends or relatives to help jump-start their home ownership with a gift. Talk to your lender first, though. There may be limits to the amount of gifted funds they'll accept, and they may require your benefactor to sign some paperwork.

Related: 6 Ways to Find More Money for Your Down Payment[4]

MYTH: MY LOW CREDIT SCORE MEANS I CAN'T BUY A HOME

So, your credit could use a tune-up[5]. That doesn't mean you have to forgo your home-buying dreams. Here are some options for those with a less-than-stellar credit score.

FHA loan: With a credit score of 500, you can apply for an FHA loan, but you'll need a 10% down payment to offset the risk. If your score is a tick better (580), you can participate in their down-payment assistance program, requiring only 3.5%.

A higher down payment: On the off-chance you have enough cash on hand to put down more than 20%, the higher down payment can help those with lower credit scores be less risky for lenders.

A co-signer: Find someone with better credit to co-sign the loan - but understand that if you don't make the payments, the cosigner will be financially responsible (and their credit will also suffer).

Check your credit report. Maybe your credit isn't that low after all. Order a copy of your report from all three reporting agencies (Equifax, TransUnion, and Experian). If you find inaccurate or old information, ask the agencies to correct it. (You can order a free report from each of the bureaus once a year at annualcreditreport.com[6].

MYTH: I CAN'T AFFORD THE AGENT'S COMMISSION

Here's one you can immediately mark off your worry list. Typically, the commission is paid from the proceeds of the sale via the seller.

This is one of many reasons to contract with a buyer's agent[7]. The seller's agent doesn't work for you, and you need a pro in your corner.

MYTH: MY BANK WILL GIVE ME THE BEST MORTGAGE

There are a lot of positive things to say about working with your local bank, but assuming they'll give you the best mortgage is a mistake. Banks are only one type of home-loan lender. Others include credit unions and mortgage companies. Mortgage rates aren't the same across the board, so contact several institutions to ensure you're getting the best price.

Or, if you prefer to let the lenders come to you, consider getting a loan through a mortgage broker. Brokers have access to several lenders, and they'll shop their market, getting you a wider selection of loans. But unless you contract with one, brokers aren't obligated to find the best deal for you. So you'll want to shop around for a broker, just as you would for a lender.

Related: 5 Common Mortgage Mistakes That Are Easy to Avoid[8]

MYTH: I WAS PRE-APPROVED. I GOT THE LOAN!

Well...no. Don't order that couch from West Elm or pack away your tax documents just yet.

You don't get the loan until:
(a) The seller accepts your offer
(b) Your lender approves the loan (which you'll need those tax docs for)
(c) You sign the loan papers

Between (a) and (c), the lender will have the home appraised to ensure its value is in line with the purchase price, check your credit again, and ask you for more documents than you ever knew existed.

So what does "pre-approved" mean for a loan? It tells sellers you're eligible for a loan and shows them you're a serious, qualified buyer. This gives them confidence in your offer, increasing your chances of (a), (b), and (c) actually happening.

MYTH: THE INTEREST RATE IS WHAT MATTERS MOST

A low interest rate is important, but it's not the only thing to consider. When shopping around for a loan, check the annual percentage rate (APR). It includes all loan costs, such as origination and processing fees that can vary widely from lender to lender, in addition to the interest rate.

One loan may have a lower interest rate, but the up-front fees cost more than you'd save in interest. The APR lets you compare apples to apples.

Before you sign the loan, your lender will give you a loan estimate, a line-by-line estimate of fees. You'll find the APR there. Use that rate to compare the loans you're considering.

How about that? You may be closer to home ownership than you thought. Happy house hunting!

Related: How to Prepare Your Finances for Home Ownership[9]

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THE EVERYTHING GUIDE TO SELLING YOUR FIRST HOME

Article From HouseLogic.com

By: HouseLogic • Published: April 12, 2018

How to figure out exactly what you want, and how to work with the experts who'll help you get it.

Selling, a famous salesman once said, is essentially a transfer of feelings.

You love and cherish your home. You want the next owner to fall in love with it, too—through photos, through words, and through the experience of walking through your front door. But, perhaps most, you want to get the price you want.

This isn't a small task. Selling a home requires work. It requires time. The journey isn't always easy. There will be frustrations. But when you seal the deal and move on to your next chapter—wow, what a blissful, boss feeling.

Below, we preview and link to each step in your journey. We'll discuss how to know what you want (and what your partner wants, if you're selling together). How to understand the market, and ways to make a plan. And most importantly? How to create relationships with experts and trust them to help you get the job done.

Now, let's talk about selling your house.

Know, Exactly, What You Want

First things first: You need to know what you want (and what your partner wants) in order to sell your home with minimum frustration. Why are you moving? What do you expect from the process? When, exactly, should you put that For Sale sign in the yard? We can help you get your thoughts in order with this home selling worksheet[1].

Do Your Research

Unless you bought your home last week, the housing market changed since you became a homeowner. Mortgage rates fluctuate, inventory shifts over time—these are just a few of the factors that affect the state of the market, and every market is unique. Educate yourself on what to expect. Start with our study guide on the market[2].

Related Topic: Sell a Home: Step-by-Step[3]

Interview and Select an Agent

This is the most important relationship you'll form on your home selling journey. Pick the right agent and you'll likely get a better sales price for your house. Here's how to find and select the expert who's right for you[4].

Price Your Home

How much is your home worth? That's the...$300,000 question. Whatever the number, you need to know it. This is how your agent will help you pinpoint the price.

Prep Your Home for Sale

Today, home buyers have unfettered access to property listings online, so you have to make a great first impression—on the internet and IRL. That means you'll have to declutter all the stuff you've accumulated over the years, make any necessary repairs, and get your home in swoon-worthy condition. Here's how to stage your home[5].

Market Your Home

Home buyers look at countless listings online. The best-marketed homes have beautiful photos and compelling property descriptions, so they can get

likes—which can amount to buyer interest—on social media. Some agents are even using videos, virtual tours, texts, and audio messages. It's time to consider how to promote your property.

Showcase Your Home

One of the best ways to get buyers in the door is to have an open house. This is your chance to show off your home's best assets, and help buyers envision themselves living there. Know how your agent will organize, advertise, and host the event[6] to ensure it's a success.

Receive Offers

Yes, you might get offers plural, depending on your market. Assuming you've collaborated with your agent, you've likely positioned yourself to receive attractive bids. Your agent will review each offer with you to determine which is best for you. (Read: The offer price isn't the only factor to consider: Here's why.[7])

Negotiate With the Buyer

To get the best deal for you, you'll likely have to do some negotiating. Your agent will help you craft a strategic counteroffer to the buyer's offer, factoring in not only money, but contingencies, etc. Let's talk about how to ask for what you want[8].

Negotiate Home Inspection Repairs

Ah, the home inspection. It's as much a source of anxiety for buyers as it is for sellers. Nonetheless, most purchase agreements are contingent on a home inspection (plus an appraisal, which will be managed by the buyer's lender). This gives the buyer the ability to inspect the home from top to bottom and request repairs—some even could be required per building codes. The upshot: You have some room to negotiate[9], including about certain repairs. Once again, your agent will be there to help you effectively communicate with the buyer.

Close the Sale

Settlement, or closing, is the last step in the home selling process. This is where you sign the final paperwork, make this whole thing official, and collect your check. Before that can happen though, you'll have to prepare your home for the buyer's final walk-through and troubleshoot any last-minute issues. We've got you covered with this closing checklist.

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3. houselogic.com/sell/how-to-sell-step-by-step/
4. houselogic.com/sell/how-to-sell-step-by-step/how-to-find-a-good-listing-agent/
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9. houselogic.com/sell/how-to-sell-step-by-step/home-inspection-tips/

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- FINRA Series 7 and 66
- Securities Licensed in VA, FL
- Licensed to sell Life, Health, Annuities in VA, MD, FL, WV, and TN.

Personal

- 2015 Graduate of Bridgewater College
- Family: Dalton and his wife, Chelsey reside in Fishersville, VA
- Hobbies: CrossFit, Health and Fitness, Traveling,

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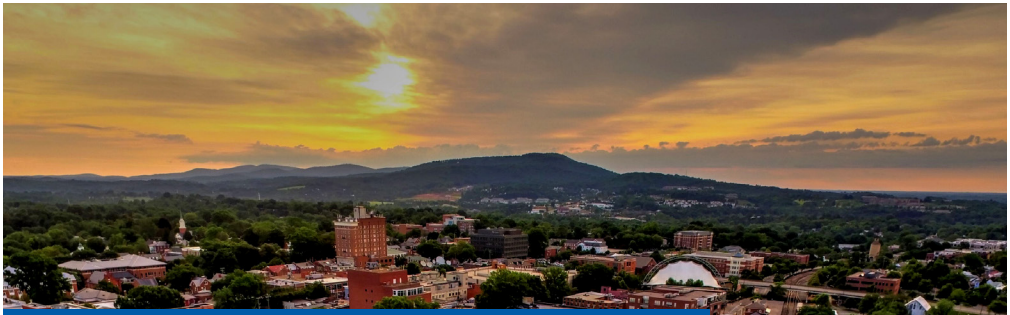

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